

Frequently asked questions

[Benefits offered and care need](#)

Is there a daily limit to WA Cares Fund benefits?

WA Cares Fund is a flexible benefit you can use to meet your care needs up to \$36,500 with no daily limit.

What services will WA Cares Fund provide?

WA Cares Fund will pay for care where you need it, whether it's in-home or in a facility. You can hire a home care aide and pay a qualified family member (including a spouse) to provide care. You can use funds flexibly to make home modifications so you can get around better, purchase a home safety evaluation so you can prevent avoidable falls, and have meals delivered to your door. You can purchase equipment, assistive devices, medication reminders, and transportation to the doctor. If you are being supported by an unpaid family caregiver, you can hire a home care aide to give them a break or get your family members the training they need to feel supported. These are just some of the services WA Cares Fund will offer. Others include dementia supports, memory care, care transitions, personal emergency response systems, and more.

How long will \$36,500 typically last?

Twenty hours of home care per week for one year costs around \$32,000 in Washington State. The typical DSHS long-term care client uses 96 hours per month. WA Cares Fund can provide complete financial relief for families who are paying out of pocket for in-home long-term care for a full year and substantial relief for individuals who receive care in a residential setting. According to AARP, 48% of people who need long-term care only need it for one year or less.

How will the department decide if I have a need for long-term care?

DSHS will ask you questions about your activities of daily living and the support you need. If you need assistance with at least three activities of daily living, you are eligible for benefits. This may be based on self-report and could be verified by a health professional. The types of activities DSHS will ask you about are eating, bathing, walking, or moving around in a wheelchair, dressing, getting in and out of a chair and your ability to move around once you are in bed, using the bathroom, managing your medications, personal hygiene, and body care. DSHS will also ask about cognition and any memory/cognitive impairments that impact your daily life. Once you are determined eligible, you have access to the lifetime \$36,500 benefit to use flexibly to address your needs.

[Employer information](#)

What long-term care insurance policies qualify for an exemption?

The Office of the Insurance Commissioner (OIC) has [defined criteria](#) that private policies must meet to qualify.

How will I know if any of my employees are exempt?

Employees must notify and give you a copy of their approved exemption letter from the Employment Security Department.

Our company supplies long-term care insurance for our employees. Can we apply for an exemption on behalf of our employees?

No. Employees get to choose if they want an exemption from WA Cares coverage, or if they want to use WA Cares to supplement the benefits you're already offering. If they choose to apply for an exemption, they have to do it themselves.

Can I cover the cost of my employees' premiums?

Yes. You have the option to pay WA Cares premiums on your employees' behalf.

Do we have to collect premiums for employees who don't live in Washington?

Businesses will need to collect WA Cares premiums for employees whose work is localized in Washington. Generally, you'll collect premiums for WA Cares from the same employees you pay premiums on for Paid Family and Medical Leave.

[Exemptions](#)

What long-term care insurance policies qualify for an exemption?

The Office of the Insurance Commissioner (OIC) has [defined criteria](#) that private policies must meet to qualify.

Will the long-term care insurance offered by my employer qualify me for an exemption?

Maybe. [It has to meet criteria](#), defined by the Office of the Insurance Commissioner (OIC), for private policies to qualify. You can apply for an exemption from Oct. 1, 2021 through Dec. 31, 2022. The Employment Security Department (ESD) may audit your application and request more information from you.

NOTE: You only pay WA Cares Fund premiums while you're working—not after retirement. Private long-term care insurance usually requires continuous payments. If you don't keep up, your policy could lapse and leave you without coverage. Individuals with approved exemptions will never be eligible for WA Care benefits.

When do I need a qualifying long-term care insurance policy to be eligible for an exemption?

You must have purchased a qualifying long-term care insurance policy before November 1, 2021. [Here are some things you may want to consider.](#)

I have a long-term care rider on my life insurance policy. Does this qualify me for an exemption?

Maybe. Check the [Office of the Insurance Commissioner's website](#) to learn more about what qualifies as private long-term care insurance in Washington state.

If I get approved for an exemption, will I need to reapply annually?

No. Once approved, you don't need to reapply. But remember, an exemption from WA Cares is a lifetime exemption. **You'll be permanently excluded from coverage and benefits—even if your private insurance carrier cancels your policy in the future.** Before applying for an exemption, be sure your private insurance plan will meet your long-term care needs for life.

When can I apply for an exemption?

Applications for exemption will be available in October 2021. The last day to apply for an exemption is December 31, 2022.

If I miss the deadline to apply, can I still be exempt from the program?

No. The Employment Security Department (ESD) can only accept applications for exemption from October 1, 2021 through December 31, 2022.

If I'm exempt, how do I let my employer know so they don't withdraw premiums from my pay?

After your application is approved, the Employment Security Department (ESD) will send you an approval letter. You must supply a copy of your approval letter to all current and future employers to avoid having premiums withdrawn from your wages. [Learn more](#)

Can I opt back into WA Cares if I lose my private long-term care coverage?

No. Exemptions are permanent. [Learn more](#)

Do my VA benefits qualify me for the exemption?

To qualify for an exemption, you must:

- Have long-term care insurance in place or purchased before 11/1/2021
- Be at least 18
- Apply to ESD for an exemption.

VA benefits aren't a 'one-size fits all' type of benefit. Not everyone who's eligible for VA benefits may be eligible for long-term care services. To find out if your benefits include long-term care, please go to the [U.S. Department of Veterans Affairs](#) and [Veterans Homes | WDVA \(wa.gov\)](#) where long-term care is referenced for veterans who are rated 70 to 100 percent Service Connected Disabled. If you have long-term care available to you through the VA, you may qualify for an exemption.

[Other questions](#)

Is there cash value if you never use it?

WA Cares Fund is a universal long-term care program that works like Social Security, where all workers participate and earn coverage over the course of their careers. There is no option to cash out the contributions you've made if you do not use benefits.

Who is the underwriter for WA Cares Fund?

WA Cares Fund is a universal long-term care program that works like Social Security, where all workers participate and earn coverage over the course of their careers. This program does not have underwriting and is fully funded by pooling worker's wages and investing them with the State of Washington for WA Cares Fund beneficiaries to use when they need long-term care.

Are Statutory W-2 Employees subject to the payroll tax being implemented in January of next year?

Definitions for who contributes to the WA Cares Fund (Long-Term Services and Supports or LTSS) in [RCW 50B.04.010](#) refer back to the Paid Family and Medical Leave Program (PFML) definitions in [RCW 50A.05.010](#). This includes the definition of "Employment" in (8). If premiums are not assessed for the PFML program, they will not be assessed for WA Cares Fund.

WA Cares Fund and WA Cares are service marks of the Washington State Department of Social and Health Services.